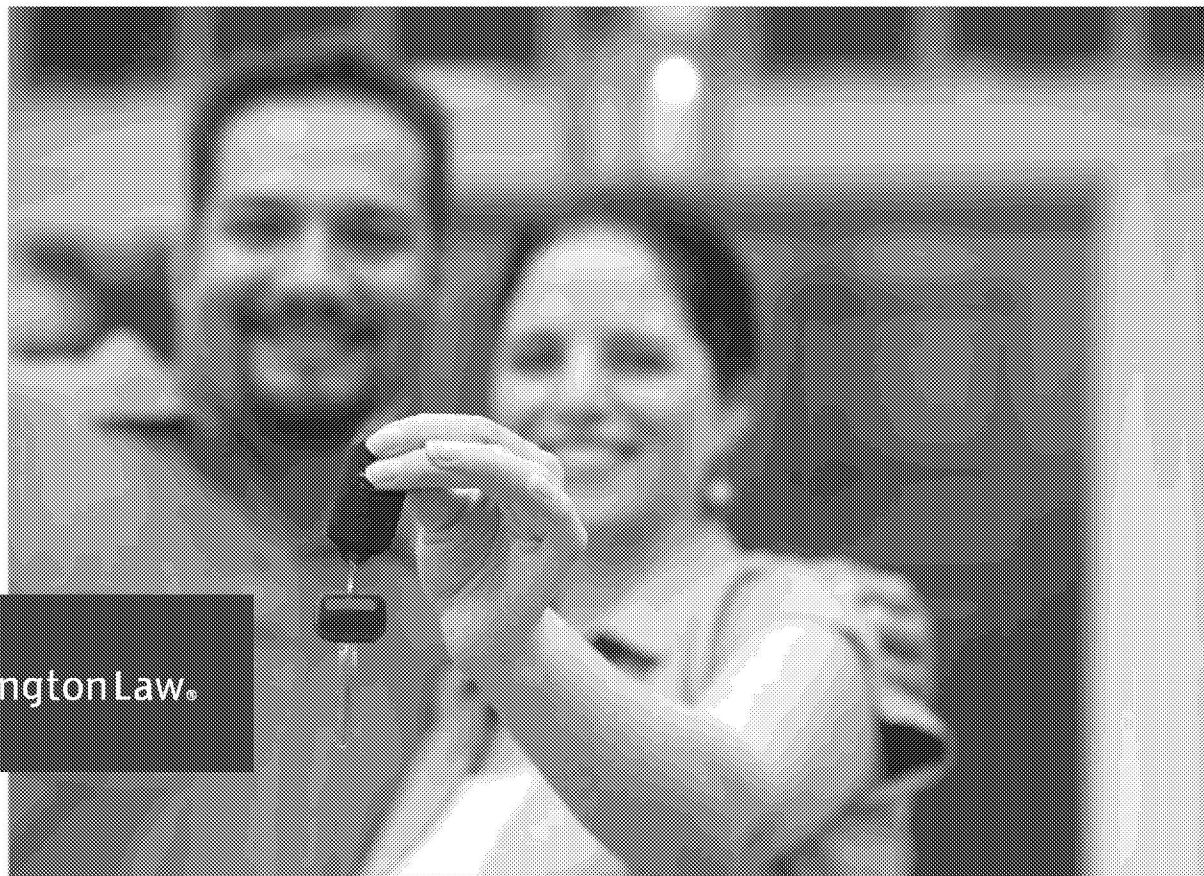


EXHIBIT 1-4



Lexington Law.

Good credit— the key to your new car.

Safeguard your credit with Lexington Law

Lexington Law has helped over 600,000 clients with their credit.

Last year alone we helped delete over 1,000,000** negative items from our clients' credit reports. Our service has proven so effective that average participating Concord level clients have seen 84.5% of their questionable credit report items removed within one year. (Individual results will vary.)

Impact of poor credit on a 5-year auto loan of \$20,000:

| CREDIT STATUS | RATE | PAYMENT | COST OF CREDIT |
|----------------|------|---------|----------------|
| Excellent | 3.8% | \$938 | \$0.00 |
| Mildly Damaged | 4.0% | \$963 | \$9,000 |
| Damaged | 4.8% | \$1,061 | \$44,280 |

Don't let poor credit keep you from your dreams

We have the tools, services, and experience to help make credit repair easy for you. Sign up today for only \$79⁹⁵/month \$99⁹⁵/first-work fee

Call **1-866-348-8440** or visit **www.lexingtonfs.com**

★★★★★

"Thank you so very much. Know that I sincerely appreciate the efforts of Lexington Law firm to help me...lift my score just as aggressively as possible, and how quickly we were able to do this."*

— P., Lexington Law client

*Important: While this testimonial may be exciting, Lexington Law promises only to perform the steps we've agreed to in each client's case and to charge each month only for steps already completed. As with any legal work, no outcome is promised. Your results will vary.

**The number of items removed represents the combined removals for all three credit bureaus. For example, if a single questionable negative item is removed from all three credit reports, it is counted as three separate removals.

ID#



John C. Heath, Attorney at Law PLLC